

**Remarks**

This communication is submitted in response to the Office Action dated June 20, 2007.

Claims 1-22 are currently pending in this application. Independent Claims 1, 10, and 16 are currently amended to correct their form.

**Claim Objections:**

Paragraph 4 of the Action suggests changes to claims 1 and 16. The Action suggests that, in claims 1 and 16, "a selected document to allow the document to be identified and read . . ." be changed to "a particular selected document to allow that particular document to be identified and read . . ." The suggested change has been made in the "Amendments to the Claims" above. Accordingly, the Applicants respectfully request that the objections to claims 1 and 16 be withdrawn.

Paragraph 3 of the Action also suggests changes to claim 10. The Action suggests that, in claim 10, " a selected check to allow the check to be identified and read . . ." be changed to " a particular selected document to allow that particular document to be identified and read . . ." The suggested change has been made in the "Amendments to the Claims" above. Accordingly, the Applicants respectfully request that the objection to claim 10 be withdrawn.

**Claim Rejection under 35 U.S.C. § 102:**

Paragraph 4 of the Action rejects claims 1-22 under 35 U.S.C. § 102(b) as being anticipated by Stolfo (U.S. 5,668,897). (Hereinafter "Stolfo"). Applicants respectfully traverse this rejection because Stolfo fails to teach, suggest, or disclose every element of the claims.

Certain embodiments of the invention disclosed in the present application are directed to a method of automatically selecting document templates. Because of the large number of unknown locations of potential information fields, such as institutional information, dollar amounts, signatures, etc., automated processing can be difficult. A document template includes information about the unique layout of the document that may allow the system to more easily identify and read the document.

As amended, independent claim 1 of the invention currently recites "[a] method of automatically selecting *document templates*, comprising the steps of: presenting a document image from an account; matching the document image against a series of known *document templates* from the account, each document template including information about a unique layout of a particular document to allow that particular document to be identified and information from that particular document to be identified and read; and producing confidence scores corresponding to the degree of similarity of the document image compared to each document template." Similarly, independent claim 10 recites a "check template", which is one type of document template, and claim 16 recites a "document template".

Contrary to the assertion contained in the Action, Stolfo fails to teach or suggest such subject matter. Stolfo concerns a method of processing an image to produce a highly compressed image. Stolfo, however, does not include document/check templates as described in the current application and as recited in independent claims 1, 10 and 16. The Action states that Stolfo discloses document templates; however, the "templates" of Stolfo are not the same as the document templates in the present application.

As described in the present application and as recited in claims 1, 10 and 16, a document/check template includes information about the unique layout of the document/check that allows the system to identify the document/check and both identify and read the information contained in the document/check. The template may then be used to identify the location on the document to look for information that is desired during processing. This information can then be read automatically using optical character recognition or any other technique known in the art. (See, e.g., page 11, lines 1-12).

Stolfo teaches a database having a plurality of records, wherein each record uniquely includes "identifying codes" and "a collection of identifiers that distinguishes one record from another." (See, e.g., column 15, lines 17-23.) Although Stolfo teaches a plurality of records where each record's "identifying code" may allow a particular document's *background* to be identified for the purpose of subtracting the background from an image to allow for compression (see, e.g., column 15 lines 5-16), *Stolfo fails to teach* that each record contains information about a unique layout to allow the document *itself* to be identified and *information* in that particular document *to be identified and read.* The "collection of identifiers" in the Stolfo records only distinguishes the records from each other (*Id.*), and has no role in identifying a particular document or allowing information in a particular document to be identified and read. Although Stolfo teaches that information, such as a signature from a document/check, may be identified (see, e.g., column 26, lines 57-66; column 27-5), the records of Stolfo themselves do not include information about a unique layout to allow information in a particular document to be identified and read, as would be required by claims 1, 10, and 16. Rather, Stolfo teaches that the information is obtained from the remainder after the records are used to subtract the document

background away. (*Id.*) Accordingly, Stolfo does not teach each and every element of the invention recited in claims 1, 10 and 16.

Claims 2-9, 11-15, and 17-22 are distinguishable from Stolfo by virtue of their dependence on claims 1, 10, or 16. The following claims are further distinguishable from Stolfo as set forth below.

Claims 8, 15, and 21 recite the creation of one or more exclusion zones corresponding to image parts that exhibit a low confidence score. The Examiner interprets an exclusion zone as any action taken if the image part of the check does not match with a pre-established threshold. The present invention's description of exclusion zone, however, is different. After the outcome of a partial layout comparison, if a there is a relatively small zone of low-confidence matching, that zone will be labeled as an exclusion zone. (See, e.g., present application ¶ 61.) This exclusion zone will be excluded from future image feature comparisons. (*Id.*) Consequently, Stolfo fails to teach the creation of one or more exclusion zones corresponding to image parts that exhibit a low confidence score.

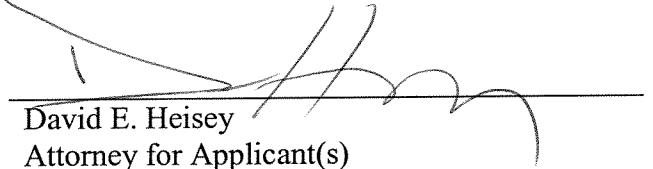
In view of the above, Applicants respectfully request that the rejection of claims 1-22 under 35 U.S.C. § 102(b) be withdrawn.

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**Conclusion**

Based on the foregoing, favorable reconsideration and allowance of claims 1-22 is solicited. If necessary, the Commissioner is hereby authorized in this and concurrent replies to charge payment (or credit any overpayment) to Deposit Account No. 19-1853 for any additional required fees.

Respectfully submitted,

  
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